

# United States Bankruptcy Court

## Southern District of Georgia

In the matter of:

Gregory Velez

Kathy J. Velez

Debtors.

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Chapter 13 Case No. 12-42255

### NOTICE OF MODIFICATION TO CHAPTER 13 PLAN AFTER CONFIRMATION

The Debtor(s) has filed a modification of the plan in this case, as shown on the copy attached hereto.

This modification may result in a reduction of the dividend to unsecured creditors. Secured and priority creditors may also be affected as shown in the modified plan.

Any holder of a secured claim that has accepted or rejected the plan is deemed to have accepted or rejected, as the case may be, the plan as modified, unless the modification provided for a change in the rights of such holder from what such rights were under the plan before modification, and such holder changes such holder's previous acceptance or rejection.

If you have legal grounds to object to the modified plan, or if you wish the Court to consider your views on the plan, you must file a written objection to the modified plan with Clerk of the Bankruptcy Court before the expiration of twenty-one (21) days from the date stated in the certificate of service.

If you mail your objection to the court, you must mail it early enough so that it will be received within the time referenced above.

Any request for a hearing must also be mailed to the moving party.

If a timely request is filed, you will receive a notice of the date, time and place of hearing.

If you or your attorney does not take these steps, the Court will decide that you do not oppose the modified plan and will enter an order confirming the plan as modified.

Date: November 24, 2014

/s/ John E. Pytte

John E. Pytte, Georgia Bar No. 590555

Lucinda Rauback, Acting Clerk  
United States Bankruptcy Court  
Southern District of Georgia  
(Form.mac11/04)

# United States Bankruptcy Court

## Southern District of Georgia

In the matter of:

Gregory Velez

Kathy J. Velez

Debtors.

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) Chapter 13 Case No. 12-42255

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### MODIFICATION TO CHAPTER 13 PLAN AFTER CONFIRMATION

1. The Debtor(s) hereby modify the plan confirmed previously in this case in the following respects;
  - (a) Increase payments as follows:
  - (b) Reduce payments as follows:
  - (c) Surrender the following property:
  - (d) Other provisions: Allow claim #0002 of National Auto Finance Company secured to be paid at contract interest rate and a monthly dedicated payment of \$550. Debtor will increase plan payments if necessary to maintain the confirmed dividend.
2. Debtor(s) assert(s) as the basis for the modification the following facts: Subject collateral, a 2006 Kia Sorento is Debtor's primary transportation, there is roughly \$2,500 balance to pay the car in full and Debtor requires the vehicle for her reorganization.
3. Except as provided herein, all terms of the plan as previously confirmed remain in full force and effect.

Date: November 24, 2014

/s/ Gregory Velez  
Gregory Velez

/s/ Kathy J.Valez  
Kathy J. Velez

# United States Bankruptcy Court

## Southern District of Georgia

In the matter of:

Gregory Velez

Kathy J. Velez

Debtors.

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Chapter 13 Case No. 12-42255

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### CERTIFICATE OF SERVICE

This is to certify that I have this day served the parties listed below with a true and correct copy of NOTICE OF MODIFICATION OF PLAN AFTER CONFIRMATION and MODIFICATION TO CHAPTER 13 PLAN AFTER CONFIRMATION by placing a copy of said documents in the United States Mail with adequate postage thereon to insure proper delivery; OR via Notice of Electronic Filing.

SEE EXHIBIT A

November 24, 2014

/s/ John Pytte  
\_\_\_\_\_  
JOHN E. PYTTE  
Attorney for Debtor(s)  
Georgia Bar No. 590555

JOHN E. PYTTE, P.C.  
Post Office Box 949  
Hinesville, GA 31310  
Phone: (912) 369-3569  
Fax: (912) 369-3579

Label Matrix for local noticing  
113J-4  
Case 12-42255-LWD  
Southern District of Georgia  
Savannah  
Mon Nov 24 13:57:12 EST 2014

(p)CREDITORS BANKRUPTCY SERVICE  
PO BOX 800849  
DALLAS TX 75380-0849

Arrow Finace  
133 E Montgomery Cross Roads  
Savannah GA 31406-4730

Asset Acceptance LLC  
P.O. Box 2036  
Warren Mi 48090-2036

CitiMortgage Inc  
P.O. Box 9438  
Gaithersburg MD 20898-9438

Citifinancial  
300 Saint Paul Pl  
Baltimore MD 21202-2120

(p)COLLECTRON INC  
PO BOX 15419  
SAVANNAH GA 31416-2119

Colonial Finance  
223 Broughton St  
Augusta GA 31401

Colonial Finance Company  
513 E. Oglethorpe Avenue Unit G  
Savannah, GA 31401-4141

Cov Credit  
5507 Abercorn St Unit 2  
Savannah GA 31405-6912

Lisa Ritchey Craig  
McCullough Payne & Haan, LLC  
271 17th Street, NW, Ste 2200  
Atlanta, GA 30363-6213

Credit Collection Serv  
6602 Abercorn St Ste 202  
Savannah GA 31405-5849

Gemb/Walmart  
P.O. Box 981400  
El Paso TX 79998-1400

Hsbc Nv  
Po Box 5253  
Carol Stream IL 60197-5253

I.C. System Inc.  
P.O. Box 64378  
St Paul MN 55164-0378

LCA Services Inc  
18 Park Of Commerce Blvd  
Savannah GA 31405-7410

LVNV Funding, LLC its successors and assigns  
assignee of One Main Financial Inc.  
Resurgent Capital Services  
PO Box 10587  
Greenville, SC 29603-0587

O Byron Meredith III  
P O Box 10556  
Savannah, GA 31412-0756

National Auto Finance  
200 Renaissance Ctr  
Detroit MI 48243-1300

National Auto Finance Company  
PO Box 130424  
Roseville, MN 55113-0004

L. Stephen O'Hearn  
Bulovic & O'Hearn  
1020 Bryan Woods Loop, Ste 5  
Savannah, GA 31410-1271

Onemain Finance  
300 Saint Paul Pla Bspl3a  
Baltimore MD 21202-2120

Portfolio  
120 Corporate Blvd, Ste 100  
Norfolk VA 23502-4962

(p)PORTFOLIO RECOVERY ASSOCIATES LLC  
PO BOX 41067  
NORFOLK VA 23541-1067

John E. Pytte  
P O Box 949  
Hinesville, GA 31310-0949

Rec Mgt Grp  
2901 University Av #29  
Columbus GA 31907-7601

(p)SCANA AND SUBSIDIARIES  
220 OPERATION WAY  
MAIL CODE C 222  
CAYCE SC 29033-3701

Shuping, Morse And Ross, LLP  
6259 Riverdale Rd  
Suite 100  
Riverdale GA 30274-1698

(p)SPRINGLEAF FINANCIAL SERVICES  
P O BOX 3251  
EVANSVILLE IN 47731-3251

Trident Asset Manageme  
5755 Northpoint Pkwy Ste  
Alpharetta GA 30022-1136

Gregory Velez  
2142 Vermont Ave  
Savannah, GA 31404-8022

Kathy J Velez  
2142 Vermont Ave  
Savannah, GA 31404-8022

Wells Fargo Bank  
PO Box 5058 MAC P6053-021  
Portland, OR 97208-5058

Wfnnb/Catherines  
4590 E Broad St  
Columbus OH 43213-1301

World Finance Corp  
24 Drayton St  
Savannah GA 31401-2743

World Finance Corporation  
24 Drayton St. Ste. 100  
Savannah, GA 31401-2743

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified  
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

AAFES  
3911 S Walton Walker Blvd  
Dallas TX 75236

Collectron  
119 Southern Blvd  
Savannah GA 31405

(d)Military Star  
3911 Walton Walker  
Dallas TX 75266

Portfolio Recovery Associates, LLC  
c/o Wal-mart  
POB 41067  
Norfolk VA 23541

SCANA Energy  
220 Operation Way, MC C222  
Cayce, SC 29033-3701

(d)Scana Energy Marketing  
3340 Peachtree Rd Ne Ste  
Atlanta GA 30326

Springleaf Financial S  
5500 White Bluff Rd  
Savannah GA 31405

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)National Auto Finance Company

End of Label Matrix  
Mailable recipients 35  
Bypassed recipients 1  
Total 36